



Express Mail No. EV 367778585 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: KAY, Alan et al.  
Application No. 09/626,838  
Filed: July 27, 2000  
For: **SYSTEM AND METHOD OF TRANSACTION  
SETTLEMENT USING TRADE CREDIT**  
Examiner: Hamilton, Lalita M.  
Group Art Unit: 3624

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

**RECEIVED**  
AUG 5 - 2004  
**GROUP 3600**

**AMENDMENT AND REMARKS**

Sir:

This Amendment is filed in response to the Office Action mailed March 24, 2004 setting a three month period for response which expired on June 24, 2004.

Applicants have filed herewith a request for a one month extension of time, extending the period for response to July 24, 2004. Please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 15 of this paper.